

# Filing an insurance claim after a storm



## Where do I start?

- Contact your agent or insurance company to file your claim(s), as soon as possible. Make sure your agent and company have your correct contact information.
  - If you are a Texas Windstorm Insurance Association (TWIA) policyholder, file your claim by calling TWIA's 24-hour claims center at 800-788-8247 or visit [www.twia.org](http://www.twia.org).
  - If you need help finding your National Flood Insurance Program (NFIP) flood insurance agent or carrier, call NFIP at 877-336-2627 or visit [www.floodsmart.gov](http://www.floodsmart.gov).
- Document your damage by making a list and taking pictures/videos.
- Only make repairs that are necessary to protect your property from any more damage until your insurance company has seen the damage.
- Save itemized receipts for temporary repairs and living expenses.

## What's next?

- Ask your insurance company what deadlines require action on your part, and what to expect from next.
- Find a qualified contractor or auto body shop to do repairs. Make sure they are insured or bonded.
- Be sure to address any differences between your insurer's estimate and your contractor's or body shop's estimate.
- Get a copy of all estimates and review any contracts before signing.
- Make sure the repairs are completed. Take photos/videos for your records.
- Keep all records about your claim, including repair estimates, emails, and receipts.

## What will my insurance reimburse me for?

Read your policy and talk to your agent. You will have to pay your deductible. However, you may be able to get reimbursed for the following out-of-pocket expenses:

- Additional Living Expenses (ALE)
- Debris Removal
- Temporary Repairs
- Withheld Depreciation: Ask your company what will be paid at Replacement Cost (RC). If you're owed RC you can collect the amount withheld once you prove that you repaired or replaced your property.

## What if I have problems with my claim?

Claims can be complex and every claim is different. Here are options to help you if you have a problem:

- Contact your adjuster. Also ask to speak to a claims manager, if necessary. It's best to follow-up any requests in writing.
- Call OPIC at 1-877-611-6742. We can help answer your questions.
- File a complaint with the Texas Department of Insurance (TDI). Call TDI's Consumer Help Line at 1-800-252-3439.
- Contact an attorney to advise you of your legal rights. The State Bar of Texas can be reached at 1-800-252-9690 to help you find an attorney.
- Pay a licensed public adjuster to review the damage and handle your claim.

Learn more: [www.opic.texas.gov](http://www.opic.texas.gov)